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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

Trial by Jury Demanded of All Issues

Plaintiff(s),

VERIFIED ANSWER

-against
Index No. 07 CIV 9591

KAREN MUTO AND GARY P. MUTO,

Defendant(s).

The defendant(s), CAREN MUTO S/H/A KAREN MUTO AND GARY P. MUTO, answering the Complaint of the plaintiff(s) herein:

AS AND FOR THE FIRST CAUSE OF ACTION

<u>FIRST</u>: Admits each and every allegation in the paragraphs of the complaint designated as follows: "2", "5" and "9".

SECOND: Denies each and every allegation in the paragraphs of the complaint designated as follows: "11", "12" and "14".

THIRD Denies any knowledge or information sufficient to form a belief as to the truth of any of the allegations contained in the paragraphs of the Complaint designated as follows: "1", "3", "4", "6", "7", "8" and "10".

<u>FOURTH:</u> Denies each and every allegation contained in the paragraphs of the complaint designated as follows, and refers all questions of law to the Court: "13".

AS AND FOR A FIRST SEPARATE, AND COMPLETE AFFIRMATIVE DEFENSE

<u>FIFTH</u>: That whatever damages, personal injury, injury to property, or wrongful death plaintiff(s) and/or plaintiff's decedent may have sustained, if any, at the time and place alleged in the Complaint herein, or any amendments thereto, if not caused in whole by the carelessness, negligence, assumption of risk and culpable conduct of the plaintiff(s) and/or

plaintiff's decedent, were then caused by the carelessness, negligence, culpable conduct and want of care on the part of the plaintiff(s) and/or plaintiff's decedent; and if any carelessness, negligence or culpable conduct upon the part of defendant(s) caused or contributed to such injury or wrongful death and damages of plaintiff(s) and/or plaintiff's decedent, such on the part of defendant(s) bore only a slight proportion to the entire negligence and culpable conduct attributable to both plaintiff(s) and/or plaintiff's decedent in causing the accident and any damages sustained.

AS AND FOR A SECOND SEPARATE AND COMPLETE AFFIRMATIVE DEFENSE

SIXTH: That by entering into the activity in which the plaintiff, JENYSIA MILLER, was engaged at the time of the occurrence set forth in the Verified Complaint, said plaintiff knew the hazards hereof and the inherent risks incident thereto and had full knowledge of the dangers thereto; that whatever injuries and damages were sustained by the plaintiff herein as alleged in the Verified Complaint arose from and were caused by reason of such risks voluntarily undertaken by the plaintiff in his/her activities and such risks were assumed and accepted by him/her in performing and engaging in said activities.

AS AND FOR A THIRD SEPARATE, AND COMPLETE AFFIRMATIVE DEFENSE

<u>SEVENTH</u>: Plaintiff failed to take all reasonable measures to reduce, mitigate and/or minimize the damages alleged.

AS AND FOR A FOURTH SEPARATE, AND COMPLETE AFFIRMATIVE DEFENSE

EIGHTH: Plaintiff('s/s') recovery, if any, shall be reduced by the amount of any collateral source payments received, in accordance with CPLR 4545.

AS AND FOR A FIFTH SEPARATE, AND COMPLETE AFFIRMATIVE DEFENSE

<u>NINTH</u>: The above-entitled action is subject to the provisions of CPLR Article 16.

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AS AND FOR A SIXTH SEPARATE, AND COMPLETE AFFIRMATIVE DEFENSE

<u>TENTH</u>: If it is determined that the plaintiff(s), failed to use available seat belts, defendant(s), pleads said fact in mitigation of damages.

WHEREFORE, defendant(s), KAREN MUTO AND GARY P. MUTO, demands judgment against plaintiff(s) dismissing the Verified Complaint herein as against the defendant, together with the costs and disbursements of this action.

Dated: Hauppauge, New York October 29, 2007

Yours, etc., **DESENA & SWEENEY, LLP** By:

SHAWN P. O'SHAUGHNESSY, ESQ. (SO-6081)
Attorneys for Defendant(s)
CAREN MUTO S/H/A KAREN MUTO AND
GARY P. MUTO
1383 Veterans Memorial Highway
Suite 32
Hauppauge, New York 11788
631-360-7333

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STATE OF NEW YORK, COUNTY SUFFOLK

The undersigned, an attorney admitted to practice in the Courts of New York State, shows:

affirmant is SHAWN P. O'SHAUGHNESSY, ESQ. (SO-6081), an attorney in the law firm of

DeSENA & SWEENEY, LLP., attorney of record for CAREN MUTO S/H/A KAREN MUTO

AND GARY P. MUTO, in the within action; affirmant has read the foregoing ANSWER and

knows the contents thereof; the same is true to affirmant's own knowledge, except as to the

matters therein stated to be alleged on information and belief and that as to those matters

affirmant believes it to be true. This verification is made by affirmant and not by CAREN

MUTO S/H/A KAREN MUTO AND GARY P. MUTO, in that he is not within the County

where undersigned has his office.

The grounds of affirmant's belief as to all matters not stated upon affirmant's knowledge are

as follows: investigations made relative to the subject matter, information and records, in his

file.

The undersigned affirms that the foregoing statements are true, under the penalties of perjury.

Dated: Hauppauge, New York

October 29, 2007

SHAWN P. O'SHAUGHNESSY, ESQ. (SO-6081)

NOTARY PUBLIC